

Information to identify the case:

Debtor 1	<u>Elsworth A. Ungemah</u>	Social Security number or ITIN	xxx-xx-5461
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Mary Ann E. Ungemah</u>	Social Security number or ITIN	xxx-xx-7665
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-12714-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Elsworth A. Ungemah

Mary Ann E. Ungemah
aka Mary Ann E. Johnson, aka Mary Ann E.
Caldeira

10/5/23

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Elsworth A. Ungemah
Mary Ann E. Ungemah
Debtors

Case No. 18-12714-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Oct 05, 2023

Form ID: 3180W

Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 07, 2023:

Recip ID	Recipient Name and Address
db/jdb	#+ Elsworth A. Ungemah, Mary Ann E. Ungemah, 8 Laurelhurst Drive, Brick, NJ 08724-3644
r	+ Linda Busichio, 2204 Bridge Avenue, Point Pleasant, NJ 08742-4918
517328476	+ Allied Interstate, PO Box 361347, Columbus, OH 43236-1347
519992704	#+ Elsworth A. Ungemah, Mary Ann E. Ungemah, 8 Laurelhurst Drive, Brick, NJ 08724-3644
517328496	+ Petro Inc, 800 State Rd, Princeton, NJ 08540-1416

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	+ Email/Text: ecfbnc@aldridgepite.com	Oct 05 2023 20:59:00	Jenelle C. Arnold, Aldridge Pite, LLP, 4375 Jutland Dr., Ste., 200, PO Box 17933, San Diego, CA 92177-7921
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 05 2023 21:00:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 05 2023 21:00:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Oct 05 2023 20:59:00	U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, Robertson, Anschutz & Schneid, P. L., 6409 Congress Avenue, suite 100, Boca Raton, FL 33487-2853
517328477	+ Email/Text: bk rpt@retrievalmasters.com	Oct 05 2023 21:00:00	AMCA/Amer Medical Collection Agency, 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615
517328474	+ Email/Text: kristin.villneauve@allianceoneinc.com	Oct 05 2023 20:58:00	Alliance One, 4850 Street Road, Suite 300, Feasterville Trevose, PA 19053-6643
517464410	Email/PDF: resurgentbknofications@resurgent.com	Oct 05 2023 21:04:03	Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517328479	+ EDI: BANKAMER.COM	Oct 06 2023 00:46:00	Bank Of America, Nc4-102-03-14, Po Box 26012, Greensboro, NC 27420-6012
517435722	+ EDI: BANKAMER.COM	Oct 06 2023 00:46:00	Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785
517328482	EDI: CAPITALONE.COM	Oct 06 2023 00:46:00	Capital One, Po Box 85015, Richmond, VA 23285
517328488	Email/Text: correspondence@credit-control.com	Oct 05 2023 20:59:00	Credit Control LLC, Po Box 31179, Tampa, FL 33631

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517328480	+ Email/Text: cms-bk@cms-collect.com	Oct 05 2023 21:00:00	Capital Management Services, LP, 698 1/2 south ogden st, Buffalo, NY 14206-2317
517328481	+ EDI: CAPITALONE.COM	Oct 06 2023 00:46:00	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
517406648	Email/PDF: bncnotices@becket-lee.com	Oct 05 2023 21:14:47	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517343832	+ Email/Text: bankruptcy@cavps.com	Oct 05 2023 21:01:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
517328485	+ EDI: CITICORP.COM	Oct 06 2023 00:46:00	Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
517328486	+ EDI: CITICORP.COM	Oct 06 2023 00:46:00	Citibank.n.a, Po Box 6191, Sioux Falls, SD 57117-6191
517328487	+ EDI: CITICORP.COM	Oct 06 2023 00:46:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
517393147	+ EDI: CITICORP.COM	Oct 06 2023 00:46:00	Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57117
517328500	+ EDI: CITICORP.COM	Oct 06 2023 00:46:00	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
517984678	EDI: Q3G.COM	Oct 06 2023 00:46:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517328489	+ Email/Text: electronicbkydocs@nelnet.net	Oct 05 2023 21:00:00	Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
517338486	EDI: DISCOVER.COM	Oct 06 2023 00:46:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517328490	+ EDI: DISCOVER.COM	Oct 06 2023 00:46:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
517328491	+ EDI: IRS.COM	Oct 06 2023 00:46:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517328484	EDI: JPMORGANCHASE	Oct 06 2023 00:46:00	Chase Card Services, Attn: Correspondence, Po Box 15278, Wilmington, DE 19850
517328492	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 05 2023 20:58:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
517328493	Email/Text: govtaudits@labcorp.com	Oct 05 2023 20:59:00	Laboratory Corporation of America, PO Box 2240, Burlington, NC 27216
517371544	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 05 2023 21:00:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517328495	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 05 2023 20:59:00	Mr. Cooper, PO Box 650783, Dallas, TX 75265-0783
517355837	EDI: PRA.COM	Oct 06 2023 00:46:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank (USA), N.A., POB 41067, Norfolk VA 23541
517331753	+ EDI: RMSC.COM	Oct 06 2023 00:46:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517328497	+ EDI: RMSC.COM	Oct 06 2023 00:46:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
517328498	+ Email/Text: ClericalSupport@tenagliahunt.com	Oct 05 2023 20:59:00	Tenaglia & Hunt, 395 West Passaic St, Ste 205, Rochelle Park, NJ 07662-3016
519565156	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 05 2023 20:59:00	U.S. Bank National Association et al, Nationstar

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		Mortgage LLC d/b/a Mr. Cooper, Bankruptcy Department, PO Box 619096, Dallas, TX 75261-9096	
517465139	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 05 2023 20:59:00	U.S. Bank National Association, as Trustee, C/O Nationstar Mortgage LLC, dba Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
517347011	+ Email/Text: electronicbkydocs@nelnet.net	Oct 05 2023 21:00:00	U.S. Department of Education C/O Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911
517328499	+ Email/Text: BAN5620@UCBINC.COM	Oct 05 2023 20:59:00	United Collection Bureau, Inc., 5620 Southwyck Blvd, Ste 206, Toledo, OH 43614-1501
517328501	+ Email/Text: bankruptcydept@wyn.com	Oct 05 2023 21:01:00	Wynd Discvry, 10750 W Charleston Blvd, Las Vegas, NV 89135-1048
TOTAL: 39			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517328478	*+	AMCA/Amer Medical Collection Agency, 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615
517328475	*+	Alliance One, 4850 Street Road, Suite 300, Feasterville Trevose, PA 19053-6643
517328483	*+	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
517328494	*P++	LABORATORY CORPORATION OF AMERICA, ATTN GOVERNMENT AUDITS, PO BOX 2270, BURLINGTON NC 27216-2270, address filed with court; Laboratory Corporation of America, PO Box 2240, Burlington, NC 27216

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 07, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 5, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor U.S. Bank National Association As Trustee for Banc of America Funding 2008-FT1 Trust, Mortgage Pass-Through Certificates, Series 2008-FT1 ajennings@raslg.com
Douglas J. McDonough	on behalf of Creditor BANK OF AMERICA N.A. dmcdonough@flwlaw.com
Harold N. Kaplan	on behalf of Creditor U.S. Bank National Association As Trustee for Banc of America Funding 2008-FT1 Trust, Mortgage

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Pass-Through Certificates, Series 2008-FT1 hkaplan@rasnj.com, kimwilson@raslg.com

Kevin Gordon McDonald

on behalf of Creditor U.S. Bank National Association as Trustee...et al kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com

Laura M. Egerman

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE laura.egerman@mccalla.com,
bkyecf@rasflaw.com;legerman@raslg.com

Lee Martin Perlman

on behalf of Debtor Elsworth A. Ungemah ecf@newjerseybankruptcy.com
mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com

Lee Martin Perlman

on behalf of Joint Debtor Mary Ann E. Ungemah ecf@newjerseybankruptcy.com
mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com

Melissa N. Licker

on behalf of Creditor U.S. Bank National Association As Trustee for Banc of America Funding 2008-FT1 Trust, Mortgage
Pass-Through Certificates, Series 2008-FT1 mlicker@hillwallack.com, HWBKnewyork@ecf.courtdrive.com

Melissa N. Licker

on behalf of Creditor U.S. Bank National Association as Trustee for Banc of America Funding 2008-FT1 Trust, Mortgage
Pass-Through Certificates, Series 2008-FT1 as serviced by Nationstar Mortgage LLC d/b/a Mr. Cooper mlicker@hillwallack.com,
HWBKnewyork@ecf.courtdrive.com

Phillip Andrew Raymond

on behalf of Creditor U.S. Bank National Association as Trustee for Banc of America Funding 2008-FT1 Trust, Mortgage
Pass-Through Certificates, Series 2008-FT1 as serviced by Nationstar Mortgage LLC d/b/a Mr. Cooper
phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com

Phillip Andrew Raymond

on behalf of Creditor U.S. Bank National Association As Trustee for Banc of America Funding 2008-FT1 Trust, Mortgage
Pass-Through Certificates, Series 2008-FT1 phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com

Sindi Mncina

on behalf of Creditor U.S. Bank National Association As Trustee for Banc of America Funding 2008-FT1 Trust, Mortgage
Pass-Through Certificates, Series 2008-FT1 smncina@raslg.com

Sindi Mncina

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE smncina@raslg.com

Sindi Mncina

on behalf of Creditor U.S. Bank National Association as Trustee...et al smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 17